UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

DIONE D. GROVE

Debtor.
_______________________________/

Case Number 14-49575
Chapter 13
Hon. Marci B. McIvor

AMENDED[1] NOTICE OF PROPOSED POST-CONFIRMATION PLAN MODIFICATION

Dione Grove has filed papers with the Court to modify her confirmed Chapter 13 Plan.

An Order Confirming Plan was entered on September 4, 2014. Pursuant to her confirmed Plan, Debtor is required to turnover 100% of her federal tax refunds. Debtor received a federal tax refund for year 2016 in the amount of $7,739.00. Currently, Debtor is out of work due to medical injuries suffered as a result of a car accident on May 16, 2016; she was driving her vehicle during the course of her employment as a nurse. She subsequently hired an attorney to file a workers compensation claim and as well as a first and third party personal injury claim in connection with the car accident. Both matters are pending. Upon prevailing in the lawsuits and barring any unforeseen circumstances, Debtor intends on turning said funds over to the Trustee.[2] Debtor filed Applications with the court to authorize the employment of attorney in the above referenced non-bankruptcy matters.

Due to temporary lack of income, Debtor needs to utilize a portion of the 2016 tax for the following expenses:

- Water bill (past due): $446.17
- Brakes/rotors for her vehicle: $517.17
- Association dues to Crystal Crossing Condominiums (past due): $1,205.00
- DirectTV: $464.15
- AT&T: $787.19
- DCB, Inc: $1,150.00

TOTAL = $4,569.68

Debtor has provided Trustee with a copy of her 2016 tax returns and support documentation for the above expenses.

Accordingly, the Debtor proposes to modify her confirmed Plan pursuant to L.B.R. 3015-2(b) as follows:

- Debtor's 2016 federal tax refund in the amount of $4,569.68 shall be excused from turnover to the Chapter 13 Trustee.

---

1 On March 7, 2017, Debtor filed a Plan Modification. This *Amended* Plan Modification is being filed as Debtor seeks to change the amount of tax refunds being excused.

2 Debtor is aware of the delinquency in plan payments to the Trustee. The delinquency will be addressed upon receipt of funds from one or both of the aforementioned lawsuits and/or once Debtor resumes employment.

Pursuant to L.B.R. 3015-2(b), Guideline #6, the above proposed plan modification will not have an adverse impact on creditors in Classes 1, 2, 3, 4, 5, 6, 7. However, there will be an adverse impact on creditors in Class 8.

(See attached liquidation analysis, worksheet and plan calculation)

In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to allow the Proposed Post-Confirmation Plan Modification, or if you want the Court to consider your views on the Proposed Post-Confirmation Plan Modification, within twenty one (21) days from the date of service of the Notice, you or your attorney must:

1. File with the Court a written response or request for hearing, explaining your position at:[3]

   United States Bankruptcy Court
   211 West Fort Street, Suite 1700
   Detroit, Michigan 48226

   If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it within the above-stated time period.

2. Mail a copy to:

   David Wm. Ruskin
   Chapter 13 Standing Trustee
   1100 Travelers Tower
   26555 Evergreen Road
   Southfield, MI 48076

   Aaron J. Scheinfield
   Goldstein, Bershad & Fried, P.C.
   4000 Town Center
   Ste. 1200
   Southfield, MI 48075

3. If a response or request for hearing is timely filed and served, the clerk will schedule a hearing on the Notice of Proposed Post-Confirmation Plan Modification and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Notice and may allow the modification.

GOLDSTEIN, BERSHAD & FRIED, P.C.

Dated: April 26, 2017

By: /s/ Aaron J. Scheinfield

AARON J. SCHEINFIELD (P67495)
4000 Town Center
Suite 1200
Southfield, Michigan 48075
(248) 355-5300
Email: aaron@bk-lawyer.net

---

[3]Response or answer must comply with F.R.Civ. P.8(b)©) and (e)

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

DIONE D. GROVE

Case Number 14-49575
Chapter 13
Hon. Marci B. McIvor

Debtor.
_____________________________/

ORDER MODIFYING PLAN

This matter has come before the Court upon the Notice of Proposed Post-Confirmation Plan Modification and no interested parties have filed objections. Accordingly, the Court having reviewed this Order finds good cause to grant the relief requested and enters this Order.

IT IS HEREBY ORDERED that Debtor's 2016 federal tax refund in the amount of $4,569.68 shall be excused from turnover to the Chapter 13 Trustee.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

14-49575-MBM	Dione D Grove (xxx-xx-9031)	33745 Crooks St. • • Rockwood • MI • 48173	$930.31 BW/	Bar Date(s):	10/13/2014 (has passed) 12/1/2014 (has passed)
				Confirmed:	9/4/2014
Print Inquiry	Trustee: David Wm. Ruskin	Attorney: GOLDSTEIN BERSHAD & FRIED PC		Case Status:	Open/Active (9/4/2019)

30 Month(s) since Confirmation UP = $0.00 TPI = $47,791.72 BOH = $0.0(

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
	OTHER ATTORNEY FEES							
1	HS&A PC	$2,810.00						
	ATTORNEY FEE							
2	GOLDSTEIN BERSHAD & FRIED PC	$7,501.69		$1,684.09	1,684.09		$1,684.09	
	DEBTOR REFUND							
3	Dione D Grove							
	Vehicle Claim Regular Pmt Only							
4	SANTANDER CONSUMER USA	$21,000.00		$11,891.50	6.0000	$405.98	$12,890.19	[illegible]
5	SANTANDER CONSUMER USA	$178.38		$178.38			$178.38	
	EXECUTORY CONTRACT/LEASE							
6	ADDED CREDITOR							
	CURRENT MORTGAGE							
7	U S BANK					$1,105.79	$33,173.70	
8	U S BANK	$13,249.68		$13,249.68			$13,249.68	
9	ADDED CREDITOR							
	Mortgage Arrears							
10	U S BANK	$6,145.18		$4,086.09		$204.89	$4,086.09	19
11	ADDED CREDITOR							
	POST-PET/PRE-CONF MTG PYMTS							
12	ADDED CREDITOR							
13	ADDED CREDITOR							
14	ADDED CREDITOR							
	CONT'G DEBT (USE IN PLAN CALC)							
15	ADDED CREDITOR							
16	ADDED CREDITOR							
	SECURED							
17	ADDED CREDITOR							
18	ADDED CREDITOR							
19	ADDED CREDITOR							
	PRIORITY							
20	ADDED CREDITOR							
21	ADDED CREDITOR							

	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed	
22		119313.77			0			

Change Line # 0 | Plan Terms 30 | Unsecured 0%

Due to Creditors:	$1,863.91	$70,860.08
In from Debtor:	$2,015.70	$60,470.10

Trustee's % 0
Lump Sum $ 7.9
Delete Line 0

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
ANGELA HOSPICE	930.31	BI-WEEKLY		

ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	200,000.00	168,304.00	15,848.00	15,848.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	3,500.00	0.00	3,500.00	3,500.00	0.00
JEWELRY	1,200.00	0.00	1,200.00	1,200.00	0.00
CASH/BANK ACCOUNTS	50.00	0.00	50.00	50.00	0.00
VEHICLES	14,000.00	24,014.00	0.00	0.00	0.00
OTHER (itemize)	0.00	0.00	0.00	0.00	0.00

Amount available upon liquidation	$	0.00
Less administrative expenses and costs	$	5,834.80
Less priority claims	$	0.00
Amount Available in Chapter 7	$	0.00

Software Copyright (c) 1996-2014 Best Case, LLC - www.bestcase.com Best Case Bankruptcy

ATTACHMENT 2

CHAPTER 13 MODEL WORKSHEET
LOCAL BANKRUPTCY RULE 3015-1(B)(2 E.D.M.)

1. Length of Plan is 60 months

2. Initial Plan Payment:
$2,295.96 per month x **60** months = **$137,757.60** (subtotal)

3. Additional Payments: $ ______ per= ______

4. Lump Sums: $0.00

5. Total to be paid into Plan (total of lines 2 through 4) $137,757.60

6. Estimated Disbursements other than to Class 9 General Unsecured Creditors

a. Estimated trustee's fees	$13,776.00
b. Estimated Attorney Fees and costs through confirmation of plan	$0.00
c. Estimated Attorney Fees and costs Post-confirmation through duration of Plan	$3,000.00
d. Estimated Fees of Other Professionals	$0.00
e. Total mortgage and other continuing secured debt payments	$90,229.44
f. Total non-continuing secured debt payments (including interest)	$15,929.44
g. Total priority claims	$0.00
h. Total arrearage claims	$10,244.52

7. Total Disbursements other than to Class 9 General Unsecured Creditors (Total of lines 6.a through 6.h) $ 133,179.40

8. Funds *estimated* to be available for Class 9 General Unsecured Creditors (item 5 minus item 7) $ 4,578.20

9. Estimated dividend to Class 9 General Unsecured Creditors in Chapter 7proceeding (see liquidation analysis on page 6) $ 0.00

COMMENTS:

Software Copyright (c) 1996-2014 Best Case, LLC - www.bestcase.com Best Case Bankruptcy

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In Re:

Dione D. Grove,

Debtor.
______________________________/

Case No. 14-49575-mbm
Hon. Marci B. McIvor
Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on April 26, 2017 I electronically filed the following papers with the Clerk of the Court using the ECF system which will send notification of such filing to the following ECF Participants:

Documents Filed:	Amended Notice of Proposed Post-Confirmation Plan Modification, proposed Order Modifying Plan and this Certificate of Service
ECF Participants:	All parties listed by the Court for service via electronic mailing

And I hereby certify that on April 26, 2017 I mailed the Amended Notice of Proposed Post-Confirmation Plan Modification and this Certificate of Service by United States Postal Service to the following non-ECF participants:

All Creditors listed on the attached Matrix obtained from PACER

/s/ Jennifer L. Gamalski
Jennifer L. Gamalski
4000 Town Center, Suite 1200
Southfield, MI 48075
Phone: (248) 355-5300
Fax: (248) 355-4644
Aaron J. Scheinfield P-67495
email aaron@bk-lawyer.net

Dated: April 26, 2017

Label Matrix for local noticing
0645-2
Case 14-49575-mbm
Eastern District of Michigan
Detroit
Wed Apr 26 14:12:39 EDT 2017

Aes/pheaafrn
1200 N 7th St
Harrisburg, PA 17102-1419

Athena J. Aitas
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Allstate Insurance
P.O. Box 9135
Needham, MA 02494-9135

American Web Loan
522 N. 14th St., Box 130
Ponca City, OK 74601-4654

Mary K. Atallah
811 South Blvd. E.
Ste. 100
Rochester Hills, MI 48307-5359

Bk Of Amer
4060 Ogletown/Stanton Rd
Newark, DE 19713

Kelley Callard (UST)
United States Trustee
211 West Fort Street
Suite 700
Detroit, MI 48226-3263

Capital 1 Bank
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130-0285

Cash USA
200 West Jackson Blvd. 14th.
Chicago, IL 60606-6910

City Ntl Bk/Ocwen Loan Service
Attn: Bankruptcy
P.O. Box 24738
West Palm Beach, FL 33416-4738

Colorado Student Loa/College Assist
1560 Broadway
Ste. 1700
Denver, CO 80202-5159

Comenity Bank/New York & Company
Attention: Bankruptcy
P.O. Box 182686
Columbus, OH 43218-2686

Credit Collections Svc
Po Box 773
Needham, MA 02494-0918

Crystal Crossing Condominium Association
Makower Abbate Guerra Wegner Vollmer
23201 Jefferson
St. Clair Shores, MI 48080-1973

Dept Of Education/neln
121 S 13th St
Lincoln, NE 68508-1904

Diversified Consultant
10550 Deerwood Park Blvd
Jacksonville, FL 32256-0596

Heather L. Donald
Cadillac Place
3030 W. Grand Blvd.
Suite 10-200
Detroit, MI 48202-6030

ECMC
PO BOX 16408
ST. PAUL, MN, 55116-0408

John L. Finkelmann
Makower Abbate Guerra Wegner Vollmer PL
23201 Jefferson Ave.
St. Clair Shores, MI 48080-1973

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868

Geico
One Geico Plaza
Bethesda, MD 20811-0001

Dione D Grove
33745 Crooks St.
Rockwood, MI 48173-9322

Henry Ford Health System
Dept. 55115
P.O. Box 55000
Detroit, MI 48255-0115

Medical Financial Solutions
Box 773156
3156 Solutions Drive
Chicago, IL 60677-3001

Michigan Department of Treasury
Bankruptcy Unit
PO Box 30168
Lansing, MI 48909
5 48909-7668

Kim Morden Rattet
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Oasis Funds, LLC
PO Box 1754
Hayward, WI 54843-1754

PHEAA
PO Box 8147
Harrisburg, PA 17105-8147

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard/Charter
P.O. Box 2208
Vacaville, CA 95696-8208

Professnl Acct Mgmt In
Pam Po Box 391
Milwaukee, WI 53201-0391

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

David Wm Ruskin
26555 Evergreen Rd Ste 1100
Southfield, MI 48076-4251

Santander Consumer USA
Po Box 560284
Dallas, TX 75356-0284

Santander Consumer Usa
Po Box 961245
Ft Worth, TX 76161-0244

Aaron J. Scheinfield
Goldstein Bershad & Fried PC
4000 Town Center
Suite 1200
Southfield, MI 48075-1413

Craig S. Schoenherr Sr.
12900 Hall Road
Suite 350
Sterling Heights, MI 48313-1174

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

Seventh Avenue
c/o Creditors Bankruptcy Service
P.O. Box 740933
Dallas, TX 75374-0933

Sky Tel West
PO Box 2469
Jackson, MS 39225-2469

State of Michigan
Michigan Department of Treasury
PO Box 30199
Lansing, MI 48909-7699

State of Michigan Department of Treasury
Cadillac Place
3030 W. Grand Blvd., Ste 10-200
Detroit, MI 48202-6030

Kristy Steffani
251 Diversion Street
Rochester, MI 48307-2209

Taurus Wilson
33745 Crooks St.
Rockwood, MI 48173-9322

Transnatl
1162 St Georges Av
Avenel, NJ 07001-1263

U.S. BANK NATIONAL ASSOCIATION,
c/o Ocwen Loan Servicing, LLC
Attn: Bankruptcy Department
P.O. BOX 24605
West Palm Beach, FL 33416-4605

US Department of Education
c/o Nelnet
3015 South Parker Road
Suite 400
Aurora CO 80014-2904

Victoria's Secret
P.O. Box 659728
San Antonio, TX 78265-9728

Webbank/fingerhut
6250 Ridgewood Road
St Cloud, MN 56303-0820

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Daniel M. McDermott

(u)Ocwen Loan Servicing, LLC

(u)Santander Consumer USA Inc.

(u)U.S. Bank, N.A.

End of Label Matrix	
Mailable recipients	49
Bypassed recipients	4
Total	53